

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE:	Case No.: 18-32212 ABA
Imo Etuk	Judge: ABA
	Chapter 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by NewRez, LLC  
\_\_\_\_\_, creditor,  
A hearing has been scheduled for 12/27/2022, at 10 a.m..

\_\_\_\_ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

\_\_\_\_ Certification of Default filed by \_\_\_\_\_.  
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

X Other (explain your answer): I believe I can cure my arrears within six months and would request an opportunity to do the same.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/06/2022

/s/ Imo Etuk  
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.